

debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets," as recited in claim 1 and similarly in the method of claim 9 and the storage medium of claim 16.

The Office Action concedes that Fletcher does not explicitly disclose the above feature and relies on Roberts to cure this deficiency of Fletcher. The Office Action asserts that Roberts, in Fig. 1, col. 1, lines 9-22, 44-66; col. 2, lines 24-54 and col. 3, lines 14-38, discloses restructuring the debt with low interest debt and making a gain to repay the old debt. However, Roberts merely teaches to restructure the debt obligation issue of zero coupon bonds and pay the old bond with gain acquired from a newly issued bond. Which is not the same as "repayment for interest bearing debts by funds gained by capital increase, repayment for interest bearing debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets," as recited in claims 1, 9 and 16.

Additionally, there is no motivation to combine Fletcher with Roberts. The Office Action asserts Fletcher, in Figs. 13, 19 and 21, teaches "using estimated financial data after said financial data state changing measure applicable to a particular company is performed," as recited in claims 1, 9 and 16. However, Fletcher does not teach or suggest a financial changing measure which may improve the rating point value, as recited in claims 1, 9 and 16. The projected financial states in Fletcher merely indicate that the projection is carried out, and any active financial state changing measure, which affects the projection, is not described or suggested in Fletcher. Additionally, Fletcher does not carry out any financial state changing measures to improve the financial state of the customer before providing the product, but merely assesses the customer. Therefore, since Fletcher does not teach or suggest any measure to improve the projected financial states, there is no motivation or suggestion to combine Fletcher with Roberts.

Johnson fails to disclose or suggest the above features, and therefore fails to make up for the above noted deficiencies of Fletcher and Roberts.

For at least the reason above, Fletcher, Roberts and Johnson cannot reasonably be considered to teach or to have suggested the combinations of all the features recited in at least claims 1, 9 and 16. Further, claims 3-8, 10-15 and 17-20 would also not have been suggested by the applied references for at least the respective dependencies of these claims on allowable independent claims 1, 9 and 16, respectively, as well as for the separately patentable subject matter that each of these claims recites. Accordingly, reconsideration and withdrawal of the rejection of claims 1-20 under 35 U.S.C. §103(a) is respectfully requested.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-20 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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